

RETIRED MUNICIPAL TEACHER (RMT) HEALTH PLAN RATES

How to calculate your Monthly Premium as of July 1, 2013

- Find the city, town or the school district from which you retired on the life insurance rate chart on the reverse side.
- Locate your "RMT Pays Monthly" rate for life insurance.
- Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in to determine your monthly combined life and health insurance premium.



MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)	
		<i>RMTs who retired On or Before July 1, 1990¹</i>	<i>RMTs who retired After July 1, 1990</i>
		10%	15%
HEALTH PLAN	PLAN TYPE	RMT Pays Monthly Per Person Coverage	RMT Pays Monthly Per Person Coverage
Fallon Senior Plan ¹	HMO	\$27.35	\$41.02
Harvard Pilgrim Medicare Enhance	Indemnity	39.32	58.98
Health New England MedPlus	HMO	36.17	54.25
Tufts Health Plan Medicare Complement	HMO	38.40	57.60
Tufts Health Plan Medicare Preferred ¹	HMO	25.30	37.95
UniCare State Indemnity Plan/ Medicare Extension (OME) with CIC (Comprehensive) ^{2,3}	Indemnity	42.88	60.31
UniCare State Indemnity Plan/ Medicare Extension (OME) without CIC (Non-comprehensive) ³	Indemnity	32.05	49.48

NON-MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)			
		<i>RMTs who retired On or Before July 1, 1990¹</i>		<i>RMTs who retired After July 1, 1990</i>	
		10%		15%	
HEALTH PLAN	PLAN TYPE	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly
		INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Fallon Community Health Plan Direct Care	HMO	\$46.94	\$112.66	\$70.41	\$168.99
Fallon Community Health Plan Select Care	HMO	59.05	141.72	88.58	212.58
Health New England	HMO	45.71	113.33	68.57	169.99
NHP Care (Neighborhood Health Plan)	HMO	45.56	120.74	68.34	181.11
UniCare State Indemnity Plan/ Basic with CIC (Comprehensive) ^{2,3}	Indemnity	114.66	277.53	154.78	373.85
UniCare State Indemnity Plan/Basic without CIC (Non-comprehensive) ³	Indemnity	72.24	172.64	112.36	268.96

¹ Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2014.

² CIC is an enrollee-pay-all benefit.

³ The RMT share of the rate for these plans has been subsidized for FY14 using funds from the GIC UniCare Rate Stabilization Reserve.

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RETIRED MUNICIPAL TEACHER (RMT) LIFE INSURANCE RATES

MONTHLY GIC PLAN RATES as of July 1, 2013

BASIC LIFE INSURANCE



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

City/Town/School District (SD)			RMT Pays Monthly
Basic Life: \$1,000 Coverage			\$0.90
Andover	Hampden-Wilbraham Regional SD	Plainville	
Blackstone Valley Regional SD	Narragansett Regional SD	Salisbury	
Bridgewater	Newbury	Wilbraham	
Gloucester	Paxton		
Granby	Pioneer Valley Regional SD		
Basic Life: \$2,000 Coverage			\$0.90
Barnstable	North Andover	Stoughton	
Cohasset	Quabbin Regional SD	Upper Cape Cod Regional SD	
Dennis	Rehoboth	Ware	
Martha’s Vineyard Regional SD	Rockland	West Springfield	
Milton	Shawsheen Valley Regional SD	Whitman-Hanson SD	
Basic Life: \$4,000 Coverage			\$1.80
Rockport			
Basic Life: \$5,000 Coverage			\$2.25
Amesbury	Holyoke	Revere	
Billerica	Hudson	Rutland	
Bourne	Montague	Spencer	
Dedham	North Adams	Wareham	
Eastham	North Attleboro	West Bridgewater	
Everett	North Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Harvard			
Basic Life: \$10,000 Coverage			\$4.50
Braintree			
Basic Life: \$15,000 Coverage			\$6.75
Spencer-East Brookfield Regional SD			

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